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Dear Management: During this GREAT window of production bliss, that we are all currently in...  
  
Your top producing loan officers are killing it, like there's no tomorrow!  
  
But unfortunately, that's not the case with your entire LO staff.  
  
Why is that?  
  
Why isn't every LO you have, having their personal bests right now?  
  
Remember the lower tier and "green" loan officers....  
  
Those ones that you were going to train up or out... time and time again???  
  
Well, imagine if you had actually done that?  
  
How GREAT would it be if you had trained and maintained a stronger LO staff... RIGHT NOW during this boom?  
  
Yes, just imagine... if THAT LO staff was working for you now.  
  
My couple pennies...